

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WAYNE C. HALAJA
TERRY M. HALAJA
Debtor(s)

Case No. 19-23668CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2019.
- 2) The plan was confirmed on 06/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/24/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/13/2021, 02/15/2022.
- 5) The case was dismissed on 03/14/2022.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,725.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$60,725.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$60,725.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,214.94
Court Costs \$0.00
Trustee Expenses & Compensation \$2,992.32
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,207.26

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	2,559.00	2,689.21	2,689.21	0.00	0.00
BOBS DISCOUNT FURNITURE++	Unsecured	507.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	527.00	649.94	649.94	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,170.00	1,225.41	1,225.41	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	6,844.00	6,844.96	6,844.96	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,080.00	2,199.86	2,199.86	0.00	0.00
CITIBANK NA**	Unsecured	238.00	193.48	193.48	0.00	0.00
DISCOVER BANK(*)	Unsecured	4,470.00	4,509.16	4,509.16	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	103.02	103.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,299.00	8,807.11	8,807.11	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2,186.99	2,186.99	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	306.00	352.08	352.08	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	4,203.00	4,339.96	4,339.96	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,662.00	3,790.46	3,790.46	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,115.00	5,268.94	5,268.94	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	5,039.00	5,290.67	5,290.67	0.00	0.00
JPMORGAN CHASE BANK	Unsecured	5,209.00	5,249.46	5,249.46	0.00	0.00
KEYBANK NA**	Secured	25,156.00	25,341.14	25,341.14	7,614.43	2,117.07
LENDING CLUB CORP*	Unsecured	13,100.00	NA	NA	0.00	0.00
LENDMARK FINANCIAL SERVICES LI	Unsecured	790.00	796.27	796.27	0.00	0.00
LVNV FUNDING LLC	Unsecured	841.00	895.46	895.46	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,059.00	3,417.33	3,417.33	0.00	0.00
LVNV FUNDING LLC	Unsecured	6,651.00	7,122.48	7,122.48	0.00	0.00
LVNV FUNDING LLC	Unsecured	4,223.00	4,350.32	4,350.32	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,977.00	3,564.59	3,564.59	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	4,076.61	4,076.61	0.00	0.00
MERRICK BANK	Unsecured	5,382.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,593.00	2,379.24	2,379.24	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	7,469.00	7,469.69	7,469.69	0.00	0.00
PCA ACQUISITIONS V LLC	Unsecured	NA	870.69	870.69	0.00	0.00
SANTANDER CONSUMER USA**	Secured	38,686.00	39,182.12	0.00	14,416.48	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SANTANDER CONSUMER USA**	Secured	0.00	1,421.91	1,421.91	0.00	0.00
STATE FARM BANK	Unsecured	2,559.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,344.00	1,412.67	1,412.67	0.00	0.00
SYNCHRONY BANK	Unsecured	7,176.00	7,176.43	7,176.43	0.00	0.00
SYNCHRONY BANK	Unsecured	6,678.00	6,678.47	6,678.47	0.00	0.00
SYNCHRONY BANK	Unsecured	5,350.00	5,350.12	5,350.12	0.00	0.00
TD BANK USA NA**	Unsecured	3,064.00	3,169.95	3,169.95	0.00	0.00
THE MONEY SOURCE INC	Secured	129,847.00	129,766.48	0.00	30,369.76	0.00
THE MONEY SOURCE INC	Secured	0.00	1,120.66	1,120.66	0.00	0.00
THE MONEY SOURCE INC	Priority	0.00	0.00	0.00	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	160.00	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	524.00	524.00	0.00	0.00
WEBCOLLEX LLC D/B/A CKS FINANC	Unsecured	11,029.00	11,028.75	11,028.75	0.00	0.00
WELLS FARGO BANK NA	Unsecured	1,113.00	1,150.35	1,150.35	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$30,369.76	\$0.00
Mortgage Arrearage	\$1,120.66	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,763.05	\$22,030.91	\$2,117.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$27,883.71	\$52,400.67	\$2,117.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,807.11	\$0.00	\$0.00
TOTAL PRIORITY:	\$8,807.11	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$116,327.02	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,207.26</u>	
Disbursements to Creditors	<u>\$54,517.74</u>	
TOTAL DISBURSEMENTS :		<u>\$60,725.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.